



<b>Form 1449 (Modified)</b>	Atty Docket No. NEXTP002
<b>Information Disclosure Statement By Applicant</b>	Application No.: 09/185,878
	Inventor LENT, et al
	Group 2761
(Use Several Sheets if Necessary)	Filing Date November 3, 2001

### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-Class	Filing Date
<i>JK</i>	A	6,182,124	Jan 30, 2001	Lau, et al	709	217	Jun 10, 1998
<i>JK</i>	B	6,192,380	Feb 20, 2001	Light, et al	707	505	Mar 31, 1998
<i>JK</i>	C	6,199,079	Mar 6, 2001	Gupta, et al	707	507	Mar. 20, 1998
<i>JK</i>	D	6,202,053	Mar 13, 2001	Christiansen, et al	705	38	Jan 23, 1998
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	F						
	G						
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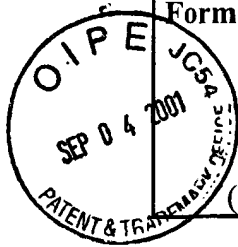
### Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							
	N							
	O							
	P							

### Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>JK</i>	R	Anon, "VAR Agreement Expands Credit Bureau Access.", (CCS America, Magnum Communications Ltd expand CardPac access, Computers in Banking, v6, n10, p58 (1) Oct, 1989.
<i>JK</i>	S	Wortmann, Harry S., "Reengineering Update – Outsourcing: An Option Full of Benefits and Responsibilities", American Banker, Oct. 24, 1994, pg 7A, Vol 159, No. 205.
	T	
Examiner <i>John V. Hayes</i>	Date Considered <i>2/19/2002</i>	

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified)	Atty Docket No. NEXTP002	#23
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**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-Class	Filing Date
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							Yes	No
	L							
	M							
	N							
	O							
	P							

**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>jm</i>	R	Altavista search, FICO, <a href="http://www.altavista.com">http://www.altavista.com</a>
<i>jm</i>	S	Block, Valerie, "Network Assembles Card Issuers at an Internet Site," American Banker, Vol. 160, No. 198, pg. 11, Oct. 13, 1995.
<i>jm</i>	T	Credit Card Network, UssA <a href="http://www.creditnet.com">http://www.creditnet.com</a> .
Examiner	<i>John V. Hayes</i> Date Considered <i>2/19/2002</i>	

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